

You're going to have to explain the facts of life.

There's a new generation of young professionals enjoying success early in their career. They've completed their education. They've landed great positions in prestigious organizations. They're buying big-ticket toys. And they think they're impervious to harm.

You know the statistics. You know that the probability of a disabling injury or illness at some point during one's working life is high, particularly for people under 35.* They need to know it, too. More important, they need to know how to protect what they're working so hard to build.

They need *you* to tell them:

how individual disability insurance can make the difference between financial solvency and devastation if they become disabled;
why buying a disability policy now makes sense;
why "own-occ" is the best definition of total disability;
how a policy can be customized to address specific needs.

They may not want to hear it. They'll probably refuse to talk to you about it... at first. But sooner or later they'll realize that you're just trying to protect them from one of life's harsh realities. Some day they may even thank you for that.

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*Society of Actuaries; Money Magazine, April 2000

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